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Ten lessons in thrift

Washington

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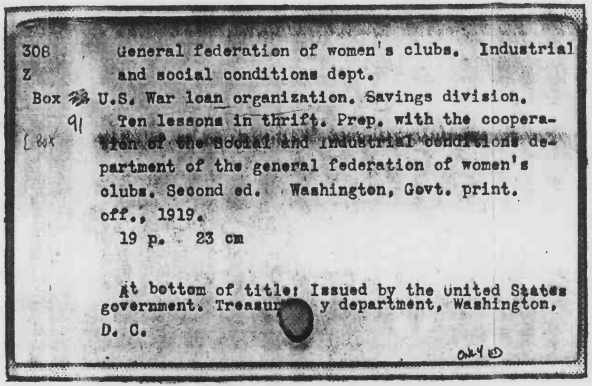

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TEN LESSONS IN THRIFT

PUBLISHED BY THE SAVINGS DIVISION
WAR LOAN ORGANIZATION
TREASURY DEPARTMENT

SECOND EDITION

Prepared with the cooperation of the Social and Industrial Conditions Department of the General Federation of Women's Clubs

ISSUED BY THE UNITED STATES GOVERNMENT
TREASURY DEPARTMENT, WASHINGTON, D. C. :: MAY, 1919
W. S. S. 18-R

WASHINGTON : GOVERNMENT PRINTING OFFICE : 1919

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FOREWORD TO SECOND EDITION.

"Ten Lessons in Thrift" as here presented is perhaps the most popular outline on the subject ever issued.

A first edition, printed in February, 1919, to meet a specific demand, was exhausted almost immediately. The demand for another edition runs, at this writing, to more than 150,000 copies, and includes many calls for a bibliography, which has been prepared and is appended.

Thrift is the sure road to personal independence and to the freedom of the family from financial anxiety. Thrift in money means efficient earning, systematic saving, wise spending, and secure investment. But thrift includes good management in the whole business of living, as regards time, labor, material, and all resources; thrift promotes the advantage of the individual concerned and the prosperity of his community and country.

The Ten Lessons develop the fundamental principles of saving money and its social and industrial importance, and also the broader subject of thrift and its application to the whole range of personal and community life.

They are so arranged that the entire series may be used or particular topics of interest may be selected, such as Lessons III and IV, which concern household expenditures and savings. Lesson VIII, on thrift in municipal affairs, Lesson IX, on funds and investment, and Lesson X, on systematic savings, also give single subjects of especial interest.

It is suggested that topics of local interest be selected from the outline to make up a program for at least one open meeting, with local experts to handle the topics selected. For example, the town treasurer and the banker, backed up by the extension worker, teacher of home economics, or other persons acquainted with home problems, will be able to throw new and interesting light on the relation of community and personal thrift, the budget plan, and family accounting and possibilities of saving.

The following suggestions regarding Lesson III, on the Household Budget, will indicate some methods of using the outlines.

The aim in this lesson is to aid in making definite plans for spending and regular saving.

Three ten-minute papers may be prepared in advance by members of the group upon (1) The budget in business and government—Why in the household; (2) How to make a household budget; (3) The housekeeper who knows, or budgeting without written plans.

The paper on "The budget in business and government," for example, can be worked out somewhat as follows:

1. The history of the English budget (see encyclopedia), which presents to Parliament a review of expenditures already made and itemized proposals for new expenditures; the demand for city, State, and national budgets in America (magazine articles—reports of the country, municipal, State, or National departments for illustrative financial schedules); budgets or financial schedules in business.

2. The corporation as the modern type of business organization; it is formed by a number of people, who take shares of ownership; its methods of control by assigning responsibility to different officers and by financial records which

include (*a*) budgets or plans for future financial operation, (*b*) accounts which classify receipts and expenditures and record property and debts, (*c*) periodical audit of financial accounts and the making of a new budget or financial plans.

3. Show how the household parallels such a business organization; its members have a definite aim, housekeeping and home making; they seek benefits for themselves, which include financial progress. There is need of organization and systematic control of household finance, just as there is in business finance; systematized household finance calls for a plan for saving and spending or a budget, the keeping of household accounts, and the periodical review of saving and expenditures with making of new plans.

For reference material see the bibliography, for example, Taber's "The Business of the Household" and Richards's "Cost of Living."

Discussion may follow each paper.

Practical results will be immediate if members of the group check up their present plan of spending as to the amounts used for saving, rent, food, clothing, housekeeping expenses, and personal expenses.

Individual expenditures may be checked, if desired, against the following or other standard budget estimates, typewritten copies of which may be distributed ready for each member:

An average family of five will divide each $100 received about as follows:

(*a*) When the income is less than $2,000—Savings, one-tenth, or $10 in each $100 (less in smaller incomes and larger families); rent, one-sixth, or $15 to $20 in each $100; food, two-fifths, or $40 (more with smallest income); clothing, one-sixth, or $15; housekeeping expenses, one-tenth, or $10; personal expenses, one-tenth, or $10.

(*b*) When the income is $3,000 or over, each $100 spent may divide somewhat as follows: Savings, about one-seventh, or $15 in each $100; rent, one-seventh, or $15 in each $100; food, two-sevenths, or about $20 to $30 in each $100; clothing about one-seventh, or $15; housekeeping expenses, about one-seventh, or $14; personal expenses, about one-seventh, or $15.

Of course, every family must make its own plans for spending, and these standards are only suggestive in a most general way.

Ask members of the group to bring in accounts and suggestions to the next meeting to throw light on how it is possible to increase the amount saved systematically each week or month.

If a special address or budget is desired, the local home economics teacher, a business man, or an accountant would be able to make an interesting contribution.

Teachers and those who train teachers will find these outlines a useful supplement to the Course of Study in Thrift and other special educational material which is available on request to the Government Savings Director. (Address, care of the nearest Federal Reserve Bank.)[1]

Whenever the outline is used, the goal of the Tenth Lesson should be kept clear.

[1] The Federal reserve banks are located at Boston, New York, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, St. Louis, Minneapolis, Kansas City (Mo.), Dallas, San Francisco.

THRIFT.

DEFINITIONS.

THRIFT: A thriving condition; prosperity, success, good fortune. —*Webster.*

To THRIVE: To win success by industry, economy, and good management; to increase in goods or estate. —*Webster.*

Thrift is good management of the business of living.

Thrift is care and prudence in the management of one's affairs.

Thrift means to get the most for one's money, the most for one's time, the most for one's strength.

Thrift has four elements:

Earning or production.
Spending or choosing.
Saving or conservation.
Investment or accumulation.

Thrift has three qualities:

Frugality or carefulness.
Economy or good management.
Judgment or wise decision.

Thrift yields three products:

Security of the State.
Prosperity of the community.
Sovereignty of the individual.

WAR SAVINGS STAMP.—A security on which the Government pays a higher rate of interest than on any other, and which is issued in a small denomination for the convenient investment of savings and to promote and foster the practice of thrift throughout the Nation.

TEN LESSONS IN THRIFT.

PRELIMINARY—DEFINITION OF THRIFT.

I. Economic and Social Background—
Thrift and savings, savings and wealth—wealth and civilization.

II. Thrift in the Household—
The family a corporation, the woman as home manager.

III. The Household Budget—
Principles, methods, and uses of the budget.

IV. Family Accounting—
Purposes, methods, and values of accounts.

V. Thrift in Buying—
Tests of choice and standards of values.

VI. Conservation of Things—
The business of getting, keeping, and using home wares.

VII. Conservation of Living—
The ministry of things to matters spiritual.

VIII. Thrift in Municipal Affairs—
Action and reaction of household and community.

IX. Funds and Investments—
Translation of savings into funds; canons of investment.

X. Systematic Savings—
How to save, how to invest—War Savings Stamps.

Lesson I. ECONOMIC AND SOCIAL BACKGROUND.

Thrift brings about accumulation of wealth, which gives play and scope to inventions and processes of production, which release time and energy for education, culture, and the pursuit of happiness.

1. Relation of thrift to savings:
   - Increased production generates a possible surplus.
   - Careful spending nourishes a surplus.
   - Careful use protects a surplus.
   - Wise investment establishes the surplus.
2. Relation of savings to wealth:
   - The primitive man has nothing.
   - He stores up labor in an ax and gets more food and skins.
   - He stores up labor in food and clothing and uses the time gained to build a canoe.
   - He stores up labor in a boat and provision and gains time to go after other goods.
   - He stores up goods and provisions and gains time to make tools and enlarge his production.
   - He begins cultivating a crop and increases his store so that he may turn to working in wood and metals and fabrics.
   - All wealth began in some one's savings, continued by saving, and grew by saving.
3. Relation of wealth to progress and civilization:
   - The nomad—the basis of primitive industry.
   - The agricultural state—the basis of household industry.
   - The village—the basis of domestic industry.
   - The town—the basis of the factory system.
   - The modern system—finance, transportation, government, education, production, distribution, organization.
4. The advanced community:
   - Dependence on commerce—bringing all knowledge to a common interchange.
   - Dependence on machinery—bringing all energy to a common reservoir.
   - Dependence on invention—bringing all ingenuity to a common service.
   - Dependence on trade—bringing all goods to a common market.
   - Dependence on finance—bringing all resources to a common pool.
   - Dependence on organization—bringing all effort to the maximum of result.

Lesson II. THRIFT IN THE HOUSEHOLD.

The family is the basic unit in society.

Household economy includes production for support—the breadwinner; production for use—the housewife; contributions by minors, servants, and dependents.

1. The family council:
   - What the man knows.
   - What the woman knows.
   - What the children know.
   - The housewife's discretion as home manager.
   - Discretion of individuals in personal affairs.
2. Family finance—management of outlay:
   - The common purse.
   - Personal allowances.
   - Special funds.
3. The housewife—her economic functions:
   - (*a*) Buying—assembling foodstuffs, clothing and materials, furniture and equipment.
     - Buying is production, the total is the making of the home.
   - (*b*) Manufacture—making food into meals, goods into clothes, furniture and fixtures into rooms.
     - Manufacture is the conversion of raw materials or partly finished fabrics into more useful forms.
   - (*c*) Management—economy in dealing out supplies, in utilizing by-products, in preventing waste, in calculating means, in assigning finer or rougher things to appropriate duty, in finding secondary use for partly worn wares, in disposing of scrap.
   - (*d*) Supplementary earnings—use of spare time.
4. Home making in the large:
   - Meeting to-day's needs.
   - Foresight for the week.
   - Foresight for the year.
   - Foresight for the next generation.
   - Foresight for a lifetime.
   - The home complete.

In New York
One year
Over 80 per cent of those who died left no estate.
A War Savings Stamp is an estate.

Lesson III. THE HOUSEHOLD BUDGET.

The household is a corporation. Compare corporate practice; proposals for national budget; municipal methods of appropriations; the system of industrial corporations—assignment of funds for fixed charges, betterments, working capital, and dividends.

1. Principles of the budget:
   - Fixed charges—savings, rent, insurance, taxes.
   - Betterments—investments, large improvements.
   - Working capital—current expense.
   - Dividends—disposable surplus.
2. Items of the budget:
   - Allocation of funds for classified purposes—
     - Savings. } Corresponding to fixed charges.
     - Rent.
     - Taxes.
     - Insurance.
     - Food. } Classed as current expenses.
     - Clothing.
     - House expenses—fuel, light, service.
     - Renewals.
     - Car fare to business.
     - Church, benevolence, gifts.
     - Health—doctor, dentist, optician.
     - Investments. } May be called betterments.
     - Improvements—new equipment.
     - Education and literature.
     - Recreation and amusements.
     - Travel.
     - Dividends—well-being, leisure, comfort, luxuries.
3. Methods of appropriation:
   - (*a*) Definite setting apart of funds or shifting balances from one to another.
   - (*b*) Fixing on amounts in absolute sums or on a percentage of earnings.
   - (*c*) Variable allowances or hard and fast limits.
   - (*d*) Transfers of unused balances, as from household allowance to savings or from economies to indulgencies.
4. Interpretation of schedules:
   - When is clothing a necessity and when a luxury.
   - When is food a necessity and when an amusement.
   - When is amusement education and when a frivolity.
   - When is fuel an item in rent and when current expense.
   - When are club dues education and when amusement.
   - When is vacation health and when amusement.
   - When is the theater amusement and when indulgence.
   - When is rent a necessity and when extravagance.
   - When is car fare personal expense and when rent.
   - When is charity a fixed charge and when a current expense.
   - When is insurance an investment and when a fixed charge.
   - When is clothing a necessity and when an adornment.

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Lesson IV. FAMILY ACCOUNTING.

The household as a business concern: Business keeps two sets of accounts—the general ledger to tell how the concern stands and the cost accounting system to tell how it happened.

1. Household accounts:
   - (*a*) Classified expense—
     To analyze current transactions.
   - (*b*) The balanced account—
     To identify progress.
2. Classified expense, for control of outlay:
   - (*a*) Mechanical forms—
     - Physical form—a ruled book or sheet.
     - Location—in the kitchen or on the desk.
     - Method of entry—from sales slip, memorandum book, tablet.
     - Time of entry—daily, weekly, monthly.
     - Check—invoices, monthly bills, stub book, cash balance.
   - (*b*) Criticism of expense—
     - Disproportionate amounts.
     - Excessive prices.
     - Deficient allowances.
     - Comparisons with budget.
     - Comparisons with remainders.
     - Detection of leaks.
     - Scrutiny of extravagance.
     - Liquidation of deficits.
     - Care of overdrafts—i. e., sickness or emergency travel.
   - (*c*) Priority in outlay—being honest with the budget—
     - Savings before expenses.
     - Necessities before indulgences.
     - Reserves for needs before whims.
3. Summary accounts:
   - Purpose—to show where one stands.
   - Method—
     - A general ledger account showing monthly or weekly expenditures under several heads as compared with budget.
     - Annual statement showing gross income from several sources, gross outlay according to grand headings, expenditures for permanent improvements, total investment as compared with previous year.

Lesson V. HOUSEHOLD BUYING.

Spending is choosing. Successful buying involves judgment of relative needs, relative wants, relative worth, relative usefulness, relative durability, relative amounts, relative price, relative timeliness.

1. Tests in buying:
   - Do I need it.
   - Do I need it now.
   - Do I need something else more.
   - Will it pay for itself in the end.
   - Do I help or injure the community in buying this.
2. Values in buying:
   - Food—nutrition, healthfulness, cleanliness, attractiveness, flavor, quality, price, economy in preparation, of time, strength, fuel, utensils, economy in salvage, buying from bulk or in package, buying in quantity or small unit, buying for the day or laying in stores, calculation of portions, calculation of meals, calculations of balanced diet, varied diet, calculations of balanced cost.
   - Clothing—design related to material, color and becomingness to wearer; style, durability; adaptability to fine or rough wear, to repair and remaking; suitability to season, health, occupation, comfort; homemade versus ready-made; conditions of manufacture, use of child labor, the sweat shop, the living wage, health; calculation of balanced cost.
   - Fabrics—bed and table linen, curtains, furniture covering, carpets; suitability to purpose, durability of color and texture, ease in cleaning, frequency of renewal, storage needed.
   - Fuel—system of heating, heat equivalence, cleanliness, cost, convenience in handling, adaptation to heating or cooking, disposition of wastes.
   - Furnishings, including fittings, furniture, utensils, implements—permanence of residence; durability, convenience, and comfort; cleanliness, relative to work, worker, and storage; possibility of renewal; harmony with the room in size, color, and design; beauty in itself, beauty in surroundings, beauty in adaptation to use.
   - Light—reading the meter, lighting in relation to health, convenience, care, effect on furnishings.
3. Standards in buying:
   - Taste—expression of purpose, the party frock and the working dress, the dinner table and the bookstand, skill in design, good lines, good proportions, good coloring, suitable fabrics.
   - Intrinsic worth—the good bargain and the dear bargain, utility and ornament, cost beyond usefulness, substance beneath serviceableness, too pretty for any use, more trouble than it's worth. The final test of enduring joy.
4. Methods of buying:
   - Cash or credit; cost of delivery and distribution, self-service stores; buying by telephone or mail order; co-operative buying.

Lesson VI. CONSERVATION OF THINGS.

Conservation is the care, management, development, and disposition of possessions and resources that will derive from them the maximum utility; thrift in the use of things.

1. Conservation of materials:
   - (*a*) Elimination of waste in food, clothing, fabrics, fuel, light, water supply, fittings, and furnishings.
   - (*b*) Prevention of deterioration—preservation and care of food, clothing, and furnishings; teaching children respect for property, clothes and toys, reverence for books and pictures.
   - (*c*) Warehousing—keeping food in pantry, window box, cold room, or cellar; keeping clothes in drawers, on hangers, on boot-trees; arrangement of tools in desk, linen closet, cupboard, and workroom; order in the children's closet, a place for toys and games.
2. Conservation of time and labor:
   - (*a*) House planning in relation to family needs, convenience for work and workers, storage space.
   - (*b*) Planning the day; planning of meals, marketing, shopping, division of work among helpers. What shall the children do?
   - (*c*) Saving energy—economy in routine, labor-saving devices, household equipment, use of public services.
   - (*d*) Health and strength—translation of economics into leisure, exercise, improvement, relief from drudgery, buoyancy, abundant life.

A Million Dollars is a lot of money;
So is 25 cents—if you don't have it.
A Thrift Stamp is always 25 cents and starts your million.

Lesson VII. CONSERVATION OF LIVING.

The things of the spirit are the real values to which in the balanced life all material things are subject, of which all true conservation is enrichment.

1. Essential things in life:
   - Health and strength.
   - Safety and comfort.
   - Knowledge and skill.
   - Growth beyond self.
2. Health, the first concern in physical welfare.
   - Values—Health as essential to productive capacity.
     - Health as essential to pursuit of happiness.
   - Mechanism—Care of the body.
     - Food and hygiene.
     - Sanitation and environment.
     - Surroundings and outlook.
     - Mental and neural atmosphere—amusements.
3. Protection, the safety for the future—
   - Elements—Social and family connections.
     - Savings for permanent income.
     - Insurance, savings for emergency.
   - Values—reflex on character, decision, judgment.
   - Abuses—materialism, greed.
4. Education, the enlargement of native resources:
   - Value—
     - Mastery of knowledge and arts.
     - Self-improvement.
     - Bread and butter schooling.
   - Factors—school, classes, reading, work, special instruction, conclusions from experience.
   - Abuse—ingrowing culture.
5. Altruism, the extension of the horizon:
   - Expression—
     - Giving thought.
     - Giving service.
     - Giving money.
   - Values—for broader sympathy, for more abundant living.
   - Abuse—ignorant giving, degradation of others, superciliousness.

Education produces good citizens;
War Savings Stamps will send the children through college.

Lesson VIII. THRIFT IN MUNICIPAL AFFAIRS.

"Madam, who keeps your house?"

The family has an obligation to the community; the social corporation profoundly affects the welfare of the household and the individual.

1. Woman's interest in municipal housekeeping:
   - As citizen and voter—knowing and judging the performance of public servants.
   - As citizen and taxpayer—knowing and criticising expenditures, commendation of good results, protest against stinting or waste.
2. The housewife's relation to municipal affairs:
   - Streets and sidewalks—repair and cleanliness.
   - Air—light, smoke, and other nuisances.
   - Water—pollution, hardness.
   - Food—inspection of markets and bakeries, delivery, weights and measures.
   - Waste disposal—city and country; garbage, refuse, ashes, insect pests.
   - Safety—police, fire protection, health regulations, clean conveyances, crowded cars, traffic regulations, school and public-health nurse.
   - Welfare agencies—preventive and corrective, public institutions; hospitals, infirmaries, jails.
   - Infant hygiene—birth registration, milk stations, dental clinics, juvenile courts.
   - Education—schools, libraries, playgrounds, parks, city and State laws.
3. The housewife's use of community utilities:
   - Central lighting, heating, and cleaning systems; public markets, community kitchens, cooperative laundries.
4. The housewife's cooperation with municipal affairs:
   - By example.
   - By training of children.
   - By observation and suggestion.
   - By organization.
   - By participation.

Poorhouses are filled with those who didn't save.
A nation of War Savings Stamp owners would put the poorhouse still farther "over the hills."

Lesson IX. FUNDS AND INVESTMENTS.

Thrift finds concrete expression in savings.

Savings appear definitely in things and funds.

1. Classification of accumulations:
   - Working capital—the bank account.
   - Temporary funds—for vacation, for the year's coal bill, winter clothing, school or college.
   - Endowments—insurance, education, a hope chest.
   - Compulsory savings—dues for insurance, for building loan, for land contract, for installment bond.
   - Invested savings—stocks, bonds, mortgages, Government securities.
2. Direct investment:
   - (*a*) In business or business equipment.
   - (*b*) In home or furniture—
     - Advantages of owning home—domestic.
     - Advantages and disadvantages—economic.
     - Methods of acquiring a home, installment plan.
3. Investment in funds:
   - Principles of investment—
     - Safety of principal.
     - Safety of interest.
     - Rate of interest.
     - Ease of conversion (marketability).
     - Convenience of denomination.
     - Security of possession—deposit vault, registration.
     - Period of maturity.
4. Public interest in investment.
   - Interest of society.
   - Interest of Government.

War Savings Stamps bought with Liberty bond coupons produce interest from interest.

Lesson X. SYSTEMATIC SAVING.

The Government asks you to save systematically and to buy War Savings Stamps—regularly.

The business method—successful corporations first set aside funds for betterments and reserves, then declare dividends.

Sound thrift gives savings first claim on earnings.

1. Who should save:
   - What can the wage earner do?
   - What can the housewife do?
   - What can children do?
   - What can the family council do?
   - What of those who can not save?
2. How to save:
   - Appropriation from income—the pay-envelope method.
   - Appropriation from surplus—living within allowance and investing difference.
   - Special devices—the savings coin, the savings pocket, funding self-denials, funding small economies.
   - Special methods—rewards and bonuses, fines and deductions.
3. War Savings Stamps:
   - Application of canons of investment; safety of principal, safety of interest, convenience of denomination, sufficiency of yield, redemption provisions, registration.
4. Advantages of W. S. S.:
   - Regular buying, any sum from 25 cents up, saving while it is warm, purchase always convenient, readiness of conversion.
5. Uses of W. S. S.:
   - For provisional fund—nucleus for buying home, for extensive improvements, for sickness or adversity.
   - For permanent fund—small savings held to maturity yield substantial proceeds; methods of reinvestment with accretions.

READING LIST OF BOOKS ON THRIFT AND SAVINGS.

FOR ADULTS.

"How much can you save?"
"Are you conducting your household finances on businesslike principles?"

ATWOOD, A. W. How to get ahead. Indianapolis. Bobbs-Merrill, 1917. 277 p.
A popular treatment of individual and domestic economy and wise investment.

AMERICAN HOME ECONOMICS ASSOCIATION. Thrift by household accounting. Baltimore. American Home Economics Assn., 1918. 34 p.
A cash account book for household expenditures.

BALDT, L. I. Clothing for women. Philadelphia. Lippincott, 1916. 454 p.
Discusses selection of materials and the clothing budget.

BROWN, M. W. Development of thrift. New York. Macmillan, 1899. 222 p.
The purpose of thrift and the various agencies for saving money.

CHAMBERLAIN, A. H. Thrift and conservation. Philadelphia. Lippincott, 1919. 174 p.
Emphasizes importance of conserving goods and materials.

CHILD, GEORGIANA. The efficient kitchen. New York. McBride, Nast, 1914. 242 p.
Kitchen plans and equipment to save labor, fuel, and materials.

DONHAM, S. A. Marketing and household manual. Boston. Little, Brown, 1917. 241 p.
Buying of food and methods of organizing housework.

FARMER, L. C. A. B. C. of home saving. New York. Harper, 1916. 113 p.
Handbook of practical suggestions for economy in the home.

FOWLER, N. C. How to save money. Chicago. McClurg, 1913. 287 p.
How to attain personal economy; the institutions for thrift and savings.

GREGORY, M. H. Checking the waste. Indianapolis. Bobbs-Merrill, 1911. 318 p.
Very readable chapters on the conservation of natural resources.

HALL, BOLTON. Thrift. New York. Huebsch, 1916. 247 p.
A discourse on personal, community, and public economy.

HUNT, C. L. Home problems from a new standpoint. Boston. Whitcomb & Barrows, 1908. 145 p.
Deals with the adjustment of the home to modern conditions and its relations to the community.

KEENE, E. S. Mechanics of the household. New York. McGraw-Hill, 1918. 383 p.
Concerning heating apparatus, lighting, ventilating, plumbing, and water supply of the modern house.

LEEDS, J. B. Household budget. Germantown, Pa. The Author, 1917. 246 p.
Reports actual divisions of time and money in running a household with suggestions for saving both. Emphasizes the productive labor of the housewife.

MACGREGOR, T. D. The book of thrift. New York. Funk & Wagnalls, 1916. 341 p.
The various aspects of the thrift movement.

MARCOSSON, I. F. How to invest your savings. Philadelphia. Altemus Co., 1907. 120 p.
Short chapters on the various kinds of available investments.

MARDEN, O. S. Thrift. New York. Crowell, 1918. 92 p.
A popular treatise on personal economy.

MEAD, E. S. The careful investor. Philadelphia. Lippincott, 1914. 289 p.
Advice as to how to invest in stocks and bonds.

NESBITT, FLORENCE. Household management. New York. Russell Sage Foundation, 1918. 170 p.
Problems that homemakers who live in crowded city quarters have to meet.

RICHARDS, E. H. Cost of living. New York. Wiley & Sons, 1905. 156 p.
A suggestive review of the effect of sanitary regulations and practices upon living expenses.

RICHARDS, E. H., and NORTON, J. F. Cost of food. New York. Wiley, 1917. 148 p.
A comparison of different choices in food with the factors that enhance their cost.

RICHARDSON, A. S. Adventures in thrift. Indianapolis. Bobbs-Merrill, 1916. 229 p.
On economical buying for the home.

RICHARDSON, B. J. The woman who spends. Boston. Whitcomb & Barrows, 1910.
Her responsibility as the chief buyer of goods for the family.

ROSE, M. S. Feeding the family. New York. Macmillan, 1916. 450 p.
Handbook on food problems presented especially from the point of view of nutrition.

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